

|                                 |  |                               |  |
|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i>   | <i>NWCM-125830257</i>                                    | <i>State:</i>                 | <i>Arkansas</i>  |
| <i>First Filing Company:</i>    | <i>Nationwide Mutual Fire Insurance Company, ...</i>     | <i>State Tracking Number:</i> | <i>EFT \$50</i>  |
| <i>Company Tracking Number:</i> | <i>E-2008MARR-7JQKYV</i>                                 |                               |  |
| <i>TOI:</i>                     | <i>01.0 Property</i>                                     | <i>Sub-TOI:</i>               | <i>01.0001 Commercial Property (Fire and Allied Lines)</i> |
| <i>Product Name:</i>            | <i>Commercial Property</i>                               |                               |  |
| <i>Project Name/Number:</i>     | <i>Commercial Property Form Filing/E-2008MARR-7JQKYV</i> |                               |  |

## Filing at a Glance

Companies: Nationwide Mutual Fire Insurance Company, Nationwide Mutual Insurance Company, Nationwide Property & Casualty Insurance Company

|  |                              |  |
|--|------------------------------|--|
| Product Name: Commercial Property                            | SERFF Tr Num: NWCM-125830257 | State: Arkansas                              |
| TOI: 01.0 Property   | SERFF Status: Closed         | State Tr Num: EFT \$50                       |
| Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) | Co Tr Num: E-2008MARR-7JQKYV | State Status: Fees verified and received     |
| Filing Type: Form  | Co Status:                   | Reviewer(s): Betty Montesi, Llyweyia Rawlins |
|  | Author: Marie Safreed        | Disposition Date: 09/24/2008                 |
|  | Date Submitted: 09/24/2008   | Disposition Status: Approved                 |
| Effective Date Requested (New): 02/16/2009                   |                              | Effective Date (New): 02/16/2009             |
| Effective Date Requested (Renewal): 02/16/2009               |                              | Effective Date (Renewal): 02/16/2009         |

State Filing Description:

## General Information

|   |  |
|---|--|
| Project Name: Commercial Property Form Filing   | Status of Filing in Domicile: Not Filed                |
| Project Number: E-2008MARR-7JQKYV   | Domicile Status Comments:                              |
| Reference Organization: ISO   | Reference Number: CL-2008-OWERO, CL-2008POWERU         |
| Reference Title:  | Advisory Org. Circular: LI-CF-2008-215, LI-CF-2008-216 |
| Filing Status Changed: 09/24/2008   |  |
| State Status Changed: 09/24/2008  | Deemer Date:   |
| Corresponding Filing Tracking Number:   |  |
| Filing Description:   |  |
| We are filing to adopt a form applicable for Commercial Property policies. Please see the attached filing memorandum. |  |

SERFF Tracking Number: NWCM-125830257 State: Arkansas  
First Filing Company: Nationwide Mutual Fire Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: E-2008MARR-7JQKYV  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: Commercial Property Form Filing/E-2008MARR-7JQKYV

## Company and Contact

### Filing Contact Information

Marie Safreed, State Filing Specialist safreem@nationwide.com  
One Nationwide Plaza (614) 249-9741 [Phone]  
Columbus, OH 43215 (614) 249-3922[FAX]

### Filing Company Information

Nationwide Mutual Fire Insurance Company CoCode: 23779 State of Domicile: Ohio  
One Nationwide Plaza Group Code: 140 Company Type: Property & Casualty

1-17-02  
Columbus, OH 43215 Group Name: State ID Number:  
(614) 249-2271 ext. [Phone] FEIN Number: 31-4177110  
-----

Nationwide Mutual Insurance Company CoCode: 23787 State of Domicile: Ohio  
One Nationwide Plaza Group Code: 140 Company Type: Property & Casualty

1-17-02  
Columbus, OH 43215 Group Name: State ID Number:  
(614) 249-2271 ext. [Phone] FEIN Number: 31-4177100  
-----

Nationwide Property & Casualty Insurance Company CoCode: 37877 State of Domicile: Ohio  
One Nationwide Plaza Group Code: 140 Company Type: Property & Casualty

1-17-02  
Columbus, OH 43215 Group Name: State ID Number:  
(614) 249-2271 ext. [Phone] FEIN Number: 31-0970750  
-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00

|                                 |  |                               |  |
|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i>   | <i>NWCM-125830257</i>                                    | <i>State:</i>                 | <i>Arkansas</i>  |
| <i>First Filing Company:</i>    | <i>Nationwide Mutual Fire Insurance Company, ...</i>     | <i>State Tracking Number:</i> | <i>EFT \$50</i>  |
| <i>Company Tracking Number:</i> | <i>E-2008MARR-7JQKYV</i>                                 |                               |  |
| <i>TOI:</i>                     | <i>01.0 Property</i>                                     | <i>Sub-TOI:</i>               | <i>01.0001 Commercial Property (Fire and Allied Lines)</i> |
| <i>Product Name:</i>            | <i>Commercial Property</i>                               |                               |  |
| <i>Project Name/Number:</i>     | <i>Commercial Property Form Filing/E-2008MARR-7JQKYV</i> |                               |  |
| <b>Retaliatory?</b>             | <b>No</b>  |                               |  |
| <b>Fee Explanation:</b>         | <b>50.00 FOR FORM</b>                                    |                               |  |
| <b>Per Company:</b>             | <b>No</b>  |                               |  |

*SERFF Tracking Number:* NWCM-125830257      *State:* Arkansas  
*First Filing Company:* Nationwide Mutual Fire Insurance Company, ... *State Tracking Number:* EFT \$50  
*Company Tracking Number:* E-2008MARR-7JQKYV  
*TOI:* 01.0 Property      *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)  
*Product Name:* Commercial Property  
*Project Name/Number:* Commercial Property Form Filing/E-2008MARR-7JQKYV

| COMPANY  | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Nationwide Mutual Fire Insurance Company         | \$0.00  | 09/24/2008     |               |
| Nationwide Mutual Insurance Company              | \$50.00 | 09/24/2008     | 22688142      |
| Nationwide Property & Casualty Insurance Company | \$0.00  | 09/24/2008     |               |

*SERFF Tracking Number:* NWCM-125830257 *State:* Arkansas  
*First Filing Company:* Nationwide Mutual Fire Insurance Company, ... *State Tracking Number:* EFT \$50  
*Company Tracking Number:* E-2008MARR-7JQKYV  
*TOI:* 01.0 Property *Sub-TOI:* 01.0001 Commercial Property (Fire and Allied Lines)  
*Product Name:* Commercial Property  
*Project Name/Number:* Commercial Property Form Filing/E-2008MARR-7JQKYV

## Correspondence Summary

### Dispositions

| Status   | Created By       | Created On | Date Submitted |
|----------|------------------|------------|----------------|
| Approved | Llyweyia Rawlins | 09/24/2008 | 09/24/2008     |

SERFF Tracking Number: NWCM-125830257 State: Arkansas  
First Filing Company: Nationwide Mutual Fire Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: E-2008MARR-7JQKYV  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: Commercial Property Form Filing/E-2008MARR-7JQKYV

## Disposition

Disposition Date: 09/24/2008  
Effective Date (New): 02/16/2009  
Effective Date (Renewal): 02/16/2009  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

|   |        |
|---|--------|
| Overall Percentage Rate Indicated For This Filing             | 0.000% |
| Overall Percentage Rate Impact For This Filing                | 0.000% |
| Effect of Rate Filing-Written Premium Change For This Program | \$0    |
| Effect of Rate Filing - Number of Policyholders Affected      | 0      |

SERFF Tracking Number: NWCM-125830257 State: Arkansas  
 First Filing Company: Nationwide Mutual Fire Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: E-2008MARR-7JQKYV  
 TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
 Product Name: Commercial Property  
 Project Name/Number: Commercial Property Form Filing/E-2008MARR-7JQKYV

| Item Type           | Item Name  | Item Status | Public Access |
|---------------------|--|-------------|---------------|
| Supporting Document | Uniform Transmittal Document-Property & Casualty | Approved    | Yes           |
| Form                | WATER EXCLUSION ENDORSEMENT                      | Approved    | Yes           |

SERFF Tracking Number: NWCM-125830257 State: Arkansas

First Filing Company: Nationwide Mutual Fire Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: E-2008MARR-7JQKYV

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property

Project Name/Number: Commercial Property Form Filing/E-2008MARR-7JQKYV

## Form Schedule

| Review Status | Form Name                   | Form #         | Edition Date | Form Type Action                 | Action Specific Data | Readability | Attachment   |
|---------------|-----------------------------|----------------|--------------|----------------------------------|----------------------|-------------|--------------|
| Approved      | WATER EXCLUSION ENDORSEMENT | CP 10 32 08 08 | 08 08        | Endorsement/Amendment/Conditions | New                  |             | CP 10 32.pdf |

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

**A.** The exclusion in Paragraph **B.** replaces the **Water** Exclusion in this Coverage Part or Policy.

**B. Water**

1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
2. Mudslide or mudflow;
3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
4. Water under the ground surface pressing on, or flowing or seeping through:
  - a. Foundations, walls, floors or paved surfaces;
  - b. Basements, whether paved or not; or
  - c. Doors, windows or other openings; or
5. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph **1.**, **3.** or **4.**, or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs **1.** through **5.**, is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs **1.** through **5.**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

|                                 |  |                               |  |
|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i>   | <i>NWCM-125830257</i>                                    | <i>State:</i>                 | <i>Arkansas</i>  |
| <i>First Filing Company:</i>    | <i>Nationwide Mutual Fire Insurance Company, ...</i>     | <i>State Tracking Number:</i> | <i>EFT \$50</i>  |
| <i>Company Tracking Number:</i> | <i>E-2008MARR-7JQKYV</i>                                 |                               |  |
| <i>TOI:</i>                     | <i>01.0 Property</i>                                     | <i>Sub-TOI:</i>               | <i>01.0001 Commercial Property (Fire and Allied Lines)</i> |
| <i>Product Name:</i>            | <i>Commercial Property</i>                               |                               |  |
| <i>Project Name/Number:</i>     | <i>Commercial Property Form Filing/E-2008MARR-7JQKYV</i> |                               |  |

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NWCM-125830257 State: Arkansas  
First Filing Company: Nationwide Mutual Fire Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: E-2008MARR-7JQKYV  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)  
Product Name: Commercial Property  
Project Name/Number: Commercial Property Form Filing/E-2008MARR-7JQKYV

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 09/24/2008

**Comments:**

**Attachments:**

F777AR\_021307[1].pdf

F778AR\_021307[1].pdf

AR Filing Memo.pdf

**Property & Casualty Transmittal Document**

|   |   |  |
|---|---|--|
| <b>1. Reserved for Insurance Dept. Use Only</b> | <b>2. Insurance Department Use only</b> |  |
|   | a. Date the filing is received:         |  |
|   | b. Analyst:                             |  |
|   | c. Disposition:                         |  |
|   | d. Date of disposition of the filing:   |  |
|   | e. Effective date of filing:            |  |
|   | New Business                            |  |
|   | Renewal Business                        |  |
|   | f. State Filing #:                      |  |
| g. SERFF Filing #:                              |   |  |
| h. Subject Codes                                |   |  |

|                                |                     |
|--------------------------------|---------------------|
| <b>3. Group Name</b>           | <b>Group NAIC #</b> |
| Nationwide Insurance Companies | 140                 |

| 4. Company Name(s)                               | Domicile | NAIC #    | FEIN #     | State # |
|--|----------|-----------|------------|---------|
| Nationwide Mutual Insurance Company              | OH       | 140-23787 | 31-4177100 |         |
| Nationwide Mutual Fire Insurance Company         | OH       | 140-23779 | 31-4177110 |         |
| Nationwide Property & Casualty Insurance Company | OH       | 140-37877 | 31-0970750 |         |
|  |          |           |            |         |
|  |          |           |            |         |
|  |          |           |            |         |

|                                   |                          |
|-----------------------------------|--------------------------|
| <b>5. Company Tracking Number</b> | <b>E-2008MARR-7JQKYV</b> |
|-----------------------------------|--------------------------|

**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

| 6. | Name and address  | Title                   | Telephone #s   | FAX #          | e-mail                 |
|----|---|-------------------------|----------------|----------------|------------------------|
|    | Marie Safreed<br>One Nationwide Plaza<br>1-17-02<br>Columbus OH 43215 | State Filing Specialist | (614) 249-9741 | (614) 249-3922 | safreem@nationwide.com |
|    |   |                         |                |                |                        |

|           |                                       |                         |
|-----------|---------------------------------------|-------------------------|
| <b>7.</b> | Signature of authorized filer         | <i>Marie T. Safreed</i> |
| <b>8.</b> | Please print name of authorized filer | Marie Safreed           |

**Filing information** (see General Instructions for descriptions of these fields)

|  |                               |
|--|-------------------------------|
| <b>9. Type of Insurance (TOI)</b>  | Property & Casualty           |
| <b>10. Sub-Type of Insurance (Sub-TOI)</b>   | 1 & 2.1 Fire and Allied Lines |
| <b>11. State Specific Product code(s) (if applicable)[See State Specific Requirements]</b> |                               |
| <b>12. Company Program Title</b> (Marketing title)   | Commercial Property           |

|     |   |                   |
|-----|---|-------------------|
| 20. | This filing transmittal is part of Company Tracking # | E-2008MARR-7JQKYV |
|-----|---|-------------------|

|  |
|--|
| <b>21. Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] |
|--|

We are filing to adopt a form applicable for Commercial Property policies. Please see the attached filing memorandum.

|            |   |
|------------|---|
| <b>22.</b> | <b>Filing Fees</b> (Filer must provide check # and fee amount if applicable)<br>[If a state requires you to show how you calculated your filing fees, place that calculation below] |
|------------|---|

**Check #:** N/A submitted by EFT  
**Amount:** 50.00

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

**FORM FILING SCHEDULE**

(This form must be provided ONLY when making a filing that includes forms)  
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

|           |   |  |   |  |   |
|-----------|---|--|---|--|---|
| <b>1.</b> | <b>This filing transmittal is part of Company Tracking #</b>  |  | <b>E-2008MARR-7JQKYV</b>  |  |   |
| <b>2.</b> | <b>This filing corresponds to rate/rule filing number</b><br>(Company tracking number of rate/rule filing, if applicable) |  |   |  |   |
| <b>3.</b> | <b>Form Name<br/>/Description/Synopsis</b>  | <b>Form #<br/>Include edition<br/>date</b> | <b>Replacement<br/>or<br/>Withdrawn?</b>  | <b>If replacement,<br/>give form #<br/>it replaces</b> | <b>Previous state<br/>filing number,<br/>if required by state</b> |
| 01        | WATER EXCLUSION<br>ENDORSEMENT  | CP 10 32 08 08                             | <input checked="" type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn |  |   |
| 02        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 03        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 04        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 05        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 06        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 07        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 08        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 09        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |
| 10        |   |  | <input type="checkbox"/> New<br><input type="checkbox"/> Replacement<br><input type="checkbox"/> Withdrawn            |  |   |

Nationwide Mutual Insurance Company  
Nationwide Property & Casualty  
Nationwide Mutual Fire

Filing Memorandum

Arkansas

Commercial Property

Forms and Rules Implementation

With this filing we are implementing the Water Exclusion Endorsement CP 10 32 08 08. This is the same form filed by ISO in filing designation number: CF 2008-OWEFO (Forms).

We are also filing independent rule exception to rule 14 specifying mandatory use of this form. Manual page is attached.